



CONNECTICUT CENTER  
FOR PATIENT SAFETY  
QUALITY HEALTHCARE IS A RIGHT.

TO: INSURANCE & REAL ESTATE COMMITTEE

FROM: LISA FREEMAN, EXECUTIVE DIRECTOR  
CONNECTICUT CENTER FOR PATIENT SAFETY

DATE: THURSDAY, FEBRUARY 7, 2019

Testimony in Support of:

Proposed S.B. No. 15 AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR  
MOTORIZED WHEELCHAIRS AND REPAIRS THERETO.

***This legislation is necessary for access to healthcare services and an improved quality of life.***

Proposed S.B. No. 28 AN ACT CONCERNING REIMBURSEMENTS UNDER CERTAIN HIGH  
DEDUCTIBLE HEALTH PLANS.

***This legislation will streamline the billing and payment of charges; and will reduce the burden of  
outlaying money by patients.***

Proposed S.B. No. 29 AN ACT CONCERNING THE BURDEN OF PROOF DURING ADVERSE  
DETERMINATION AND UTILIZATION REVIEWS.

***The patient should not have this burden. It should be the physician who determines medical necessity  
– not the insurance company.***

Proposed S.B. No. 31 AN ACT CONCERNING SURPRISE MEDICAL BILLS FOR LABORATORY  
SERVICES.

***Certain lab tests must be performed by specific laboratories which may be out of network. These labs  
tests may be more expensive, but are necessary for the patient's proper treatment and should be  
covered by insurance.***

Proposed S.B. No. 33 AN ACT CONCERNING HEALTH INSURANCE COVERAGE OF ORALLY  
AND INTRAVENOUSLY ADMINISTERED PRESCRIPTION DRUGS.

***If prescription drugs are covered and the physician determines that the patient needs the drug  
administered through IV, then the IV drug should be covered.***

Proposed S.B. No. 34 AN ACT CONCERNING SHORT-TERM HEALTH INSURANCE.

***Essential health benefits should be required to be offered in all policies issued on a short or long-term  
basis.***

Proposed S.B. No. 36 AN ACT PROHIBITING HEALTH CARRIERS FROM REQUIRING THE USE OF STEP THERAPY FOR CERTAIN PRESCRIPTION DRUGS.

*This practice delays and inhibits effective treatment for many patients and puts their health and well-being at risk.*

Proposed S.B. No. 43 AN ACT PROHIBITING HEALTH CARRIERS FROM DENYING COVERAGE FOR CERTAIN COVERED BENEFITS PROVIDED IN HOSPITAL EMERGENCY ROOMS.

*In an emergency situation, patients are usually very ill or otherwise unable to make informed choices. Furthermore, there are frequent situations where there are no actual choices to be made.*

Proposed H.B. No. 5213 AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR HEARING AIDS.

*This proposal will improve access to health information, improve quality of life and will reduce the effects of hearing loss and in many cases will help slow the development and advancement of dementia.*

Proposed H.B. No. 5518 AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR LONG-TERM SUBSTANCE USE DISORDER SERVICES.

*Serious substance use disorders are rarely treated in the standard "28 days" due to changes in the brain and other co-morbidities. The best way to stop addiction is to fully treat the addicted person.*